

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF IOWA  
CENTRAL DIVISION

In re:	§	Case No. 12-00751
	§	
JOHNSON YANG	§	
ERNA YANG	§	
	§	
Debtors	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/15/2012. The undersigned trustee was appointed on 03/15/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$2,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$30.93</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 <sup>rd</sup> Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$1,969.07</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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<sup>1</sup> The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/15/2012 and the deadline for filing government claims was 10/15/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$500.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$500.00, for a total compensation of \$500.00<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$196.01, for total expenses of \$196.01.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/25/2013

By: /s/ Donald F. Neiman  
Trustee

**STATEMENT:** This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1  
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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page No: 1

Exhibit A

## ASSET CASES

Case No.: 12-00751  
 Case Name: YANG, JOHNSON AND YANG, ERNA  
 For the Period Ending: 5/25/2013

Trustee Name: Donald F. Neiman  
 Date Filed (f) or Converted (c): 03/15/2012 (f)  
 §341(a) Meeting Date: 04/05/2012  
 Claims Bar Date: 10/15/2012

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	SURRENDER 1331 SE University Ave Unit #202 Wauke, IA 50263	\$100,000.00	\$0.00		\$0.00 FA
2	Wells Fargo Checking Savings Paypal DMACC Account	\$15.00	\$15.00		\$0.00 FA
3	Rental Dep	\$768.00	\$0.00		\$0.00 FA
4	Goods Furnishings	\$2,400.00	\$0.00		\$0.00 FA
5	Clothing	\$200.00	\$0.00		\$0.00 FA
6	Wedding Ring	\$100.00	\$0.00		\$0.00 FA
7	Digital Camera, X-Box Video Game	\$450.00	\$450.00		\$0.00 FA
8	Term Life- Erna	\$0.00	\$0.00		\$0.00 FA
9	Term Life on Kids	\$0.00	\$0.00		\$0.00 FA
10	IRA- Johnson	\$500.00	\$0.00		\$0.00 FA
11	Accrued Wages- Johnson	\$1,000.00	\$0.00		\$0.00 FA
12	Accrued Wages- Erna	\$500.00	\$0.00		\$0.00 FA
13	2008 Honda Pilot 65,000 mi Jointly Titled Claiming both auto exemptions and wild card exemption Exempting \$15,000 Note- Debtors have a family loan on this vehicle but it was not perfected	\$16,542.00	\$1,395.00		\$1,395.00 FA
14	2004 Chev Cavalier 124,000 Mi Titled in Erna Claiming Wild Card for this	\$1,463.00	\$605.00		\$605.00 FA

TOTALS (Excluding unknown value)

\$123,938.00

\$2,465.00

Gross Value of Remaining Assets

\$2,000.00

\$0.00

FORM 1  
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page No: 2

Exhibit A

## ASSET CASES

Case No.: 12-00751  
 Case Name: YANG, JOHNSON AND YANG, ERNA  
 For the Period Ending: 5/25/2013

Trustee Name: Donald F. Neiman  
 Date Filed (f) or Converted (c): 03/15/2012 (f)  
 §341(a) Meeting Date: 04/05/2012  
 Claims Bar Date: 10/15/2012

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): 12/31/2012Current Projected Date Of Final Report (TFR): 12/31/2013/s/ DONALD F. NEIMAN

DONALD F. NEIMAN

FORM 2  
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CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-00751  
Case Name: YANG, JOHNSON AND YANG, ERNA  
Primary Taxpayer ID #: \*\*\*\*\*9219  
Co-Debtor Taxpayer ID #: \*\*\*\*\*9220  
For Period Beginning: 3/15/2012  
For Period Ending: 5/25/2013

Trustee Name: Donald F. Neiman  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*5101  
Account Title:  
Blanket bond (per case limit): \$3,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
05/09/2012	(13)	Erna Yang	Payment on 2008 Honda Pilot	1110-000	\$1,000.00		\$1,000.00
05/31/2012		Green Bank	Bank Service Fee	2600-000		\$1.14	\$998.86
06/29/2012		Green Bank	Bank Service Fee	2600-000		\$1.61	\$997.25
07/11/2012	(13)	Erna Yang	Payment on 2008 Honda Pilot	1129-000	\$350.00		\$1,347.25
07/31/2012		Green Bank	Bank Service Fee	2600-000		\$1.90	\$1,345.35
08/28/2012		Erna Yang	Partial payment for Chevy Cavalier and final payment for the Honda	*	\$250.00		\$1,595.35
	{13}		2008 Honda Pilot final payment \$45.00	1129-000			\$1,595.35
	{14}		2004 Chev Cavalier partial payment \$205.00	1129-000			\$1,595.35
08/31/2012		Green Bank	Bank Service Fee	2600-000		\$2.45	\$1,592.90
09/24/2012	(14)	Erna Yang	200r Chev Cavalier Partial payment	1129-000	\$200.00		\$1,792.90
09/28/2012		Green Bank	Bank Service Fee	2600-000		\$2.30	\$1,790.60
10/29/2012	(14)	Erna Yang	2004 Chevy Cavalier Partial Payment	1129-000	\$200.00		\$1,990.60
10/31/2012		Green Bank	Bank Service Fee	2600-000		\$2.91	\$1,987.69
11/30/2012		Green Bank	Bank Service Fee	2600-000		\$3.31	\$1,984.38
12/31/2012		Green Bank	Bank Service Fee	2600-000		\$2.99	\$1,981.39
01/31/2013		Green Bank	Bank Service Fee	2600-000		\$3.19	\$1,978.20
02/28/2013		Green Bank	Bank Service Fee	2600-000		\$2.88	\$1,975.32
03/29/2013		Green Bank	Bank Service Fee	2600-000		\$3.18	\$1,972.14
04/30/2013		Green Bank	Bank Service Fee	2600-000		\$3.07	\$1,969.07

SUBTOTALS

\$2,000.00

\$30.93

**FORM 2**  
**Document Page 6 of 15**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 12-00751  
Case Name: YANG, JOHNSON AND YANG, ERNA  
Primary Taxpayer ID #: \*\*\*\*\*9219  
Co-Debtor Taxpayer ID #: \*\*\*\*\*9220  
For Period Beginning: 3/15/2012  
For Period Ending: 5/25/2013

Trustee Name: Donald F. Neiman  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*5101  
Account Title:  
Blanket bond (per case limit): \$3,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

<b>TOTALS:</b>	\$2,000.00	\$30.93	\$1,969.07
<b>Less: Bank transfers/CDs</b>	\$0.00	\$0.00	
<b>Subtotal</b>	\$2,000.00	\$30.93	
<b>Less: Payments to debtors</b>	\$0.00	\$0.00	
<b>Net</b>	\$2,000.00	\$30.93	

**For the period of 3/15/2012 to 5/25/2013**

Total Compensable Receipts:	\$2,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$2,000.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$30.93
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$30.93
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 05/09/2012 to 5/25/2013**

Total Compensable Receipts:	\$2,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$2,000.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$30.93
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$30.93
Total Internal/Transfer Disbursements:	\$0.00

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 12-00751  
Case Name: YANG, JOHNSON AND YANG, ERNA  
Primary Taxpayer ID #: \*\*\*\*\*9219  
Co-Debtor Taxpayer ID #: \*\*\*\*\*9220  
For Period Beginning: 3/15/2012  
For Period Ending: 5/25/2013

Trustee Name: Donald F. Neiman  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*5101  
Account Title:  
Blanket bond (per case limit): \$3,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$2,000.00

\$30.93

\$1,969.07

**For the period of 3/15/2012 to 5/25/2013**

Total Compensable Receipts: \$2,000.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$2,000.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$30.93  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$30.93  
Total Internal/Transfer Disbursements: \$0.00

**For the entire history of the case between 03/15/2012 to 5/25/2013**

Total Compensable Receipts: \$2,000.00  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$2,000.00  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$30.93  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$30.93  
Total Internal/Transfer Disbursements: \$0.00

/s/ DONALD F. NEIMAN

DONALD F. NEIMAN

Case No. 12-00751  
Case Name: YANG, JOHNSON AND YANG, ERNA  
Claims Bar Date: 10/15/2012

Trustee Name: Donald F. Neiman  
Date: 5/25/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	DONALD F. NEIMAN  801 Grand Ave., Ste. 3700 Des Moines IA 50309800	05/25/2013	Trustee Compensation	Allowed	2100-000	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00

**Claim Notes:** Trustee Compensation

	DONALD F. NEIMAN  801 Grand Ave., Ste. 3700 Des Moines IA 50309800	05/25/2013	Trustee Expenses	Allowed	2200-000	\$0.00	\$196.01	\$196.01	\$0.00	\$0.00	\$0.00	\$196.01
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**Claim Notes:** Trustee Expenses

1	TARGET  American InfoSource LP, agent PO Box 248866 Oklahoma City OK 731248866	07/13/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$326.18	\$326.18	\$0.00	\$0.00	\$0.00	\$326.18
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**Claim Notes:** Allow as unsecured credit card

2	AMAZON.COM CONSUMER/GEMB Midland Funding LLC Recoser, LLC, agent 25 SE 2nd Ave., Ste. 1120 Miami FL 331311605	07/16/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$218.53	\$218.53	\$0.00	\$0.00	\$0.00	\$218.53
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**Claim Notes:** Allow as unsecured revolving credit

3	DISCOVER BANK  DB Servicing Corporation PO Box 3025 New Albany OH 430543025	07/16/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,809.76	\$2,809.76	\$0.00	\$0.00	\$0.00	\$2,809.76
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**Claim Notes:** Allow as unsecured credit card

4	PAYPAL SMART CONNECT/GEMB Midland Funding LLC Recoser, LLC, agent 25 SE 2nd Ave., Ste. 1120 Miami FL 331311605	07/18/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$411.21	\$411.21	\$0.00	\$0.00	\$0.00	\$411.21
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**Claim Notes:** Allow as unsecured revolving credit



Case No. 12-00751  
Case Name: YANG, JOHNSON AND YANG, ERNA  
Claims Bar Date: 10/15/2012

Trustee Name: Donald F. Neiman  
Date: 5/25/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
5	PAYPAL EXTRAS MASTERCARD/GEMB Midland Funding LLC Recoser, LLC, agent 25 SE 2nd Ave., Ste. 1120 Miami FL 331311605	07/18/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,923.36	\$1,923.36	\$0.00	\$0.00	\$0.00	\$1,923.36

**Claim Notes:** Allow as unsecured revolving credit

6	WOLFE EYE CLINIC  309 E Church Street Marshalltown IA 50158	07/18/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$280.00	\$280.00	\$0.00	\$0.00	\$0.00	\$280.00
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**Claim Notes:** Allow as unsecured medical bill

7	AMERICAN EXPRESS BANK, FSB c/o Becket and Lee LLP PO Box 3001 Malvern PA 193550701	08/03/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,567.55	\$3,567.55	\$0.00	\$0.00	\$0.00	\$3,567.55
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**Claim Notes:** Allow as unsecured credit card

8	AMERICAN EXPRESS BANK, FSB c/o Becket and Lee LLP PO Box 3001 Malvern PA 193550701	08/03/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,956.26	\$2,956.26	\$0.00	\$0.00	\$0.00	\$2,956.26
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**Claim Notes:** Allow as unsecured credit card

9	CAPITAL ONE BANK (USA), N.A. American InfoSource, agent PO Box 71083 Charlotte NC 282721083	08/07/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$5,899.49	\$5,899.49	\$0.00	\$0.00	\$0.00	\$5,899.49
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**Claim Notes:** Allow as unsecured credit card

Case No. 12-00751  
Case Name: YANG, JOHNSON AND YANG, ERNA  
Claims Bar Date: 10/15/2012

Trustee Name: Donald F. Neiman  
Date: 5/25/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
10	BANK OF AMERICA/MBNA AMERICA BANK FIA Card Services, N.A. PO Box 15102 Wilmington DE 198865102	08/07/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,819.01	\$3,819.01	\$0.00	\$0.00	\$0.00	\$3,819.01

**Claim Notes:** Allow as unsecured credit card

11	BANK OF AMERICA/MBNA AMERICA BANK FIA Card Services, N.A. PO Box 15102 Wilmington DE 198865102	08/07/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,971.43	\$3,971.43	\$0.00	\$0.00	\$0.00	\$3,971.43
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**Claim Notes:** Allow as unsecured credit card

12	US DEPARTMENT OF EDUCATION Payment Center PO Box 530260 Atlanta GA 303530260	08/22/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$25,116.61	\$25,116.61	\$0.00	\$0.00	\$0.00	\$25,116.61
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**Claim Notes:** Allow as unsecured student loan

13	CITIBANK  PYOD, LLC, assignee Resurgent Capital Services PO Box 19008 Greenville SC 29602	08/28/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,661.26	\$1,661.26	\$0.00	\$0.00	\$0.00	\$1,661.26
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**Claim Notes:** Allow as unsecured credit card

14	CITIBANK/SEARS  PYOD, LLC, assignee Resurgent Capital Services PO Box 19008 Greenville SC 29602	08/28/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,028.04	\$3,028.04	\$0.00	\$0.00	\$0.00	\$3,028.04
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**Claim Notes:** Allow as unsecured credit card

Case No. 12-00751  
Case Name: YANG, JOHNSON AND YANG, ERNA  
Claims Bar Date: 10/15/2012

Trustee Name: Donald F. Neiman  
Date: 5/25/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
15	CITIBANK  PYOD, LLC, assignee Resurgent Capital Services PO Box 19008 Greenville SC 29602	08/28/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,046.67	\$2,046.67	\$0.00	\$0.00	\$0.00	\$2,046.67

**Claim Notes:** Allow as unsecured credit card

16	US BANK N.A.  Bankruptcy Department P.O. Box 5229 Cincinnati OH 452015229	08/30/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$4,776.61	\$4,776.61	\$0.00	\$0.00	\$0.00	\$4,776.61
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**Claim Notes:** Allow as unsecured credit card

17	AMERICAN EXPRESS CENTURION BANK c/o Becket and Lee LLP PO Box 3001 Malvern PA 193550701	09/04/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,120.78	\$1,120.78	\$0.00	\$0.00	\$0.00	\$1,120.78
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**Claim Notes:** Allow as unsecured credit card

\$64,628.76	\$64,628.76	\$0.00	\$0.00	\$0.00	\$64,628.76
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Case No. 12-00751  
Case Name: YANG, JOHNSON AND YANG, ERNA  
Claims Bar Date: 10/15/2012

Trustee Name: Donald F. Neiman  
Date: 5/25/2013

**CLAIM CLASS SUMMARY TOTALS**

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$63,932.75	\$63,932.75	\$0.00	\$0.00	\$0.00	\$63,932.75
Trustee Compensation	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
Trustee Expenses	\$196.01	\$196.01	\$0.00	\$0.00	\$0.00	\$196.01

Exhibit D

**TRUSTEE'S PROPOSED DISTRIBUTION**

Case No.: 12-00751  
Case Name: JOHNSON YANG  
ERNA YANG  
Trustee Name: Donald F. Neiman

Balance on hand: \$1,969.07

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$1,969.07

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<b>Reason/Applicant</b>	<b>Total Requested</b>	<b>Interim Payments to Date</b>	<b>Proposed Payment</b>
Donald F. Neiman, Trustee Fees	\$500.00	\$0.00	\$500.00
Donald F. Neiman, Trustee Expenses	\$196.01	\$0.00	\$196.01

Total to be paid for chapter 7 administrative expenses: \$696.01  
Remaining balance: \$1,273.06

Applications for prior chapter fees and administrative expenses have been filed as follows:  
NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$1,273.06

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$1,273.06

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$63,932.75 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Target	\$326.18	\$0.00	\$6.49
2	Amazon.com Consumer/GEMB	\$218.53	\$0.00	\$4.35
3	Discover Bank	\$2,809.76	\$0.00	\$55.95
4	Paypal Smart Connect/GEMB	\$411.21	\$0.00	\$8.19
5	Paypal Extras Mastercard/GEMB	\$1,923.36	\$0.00	\$38.30
6	Wolfe Eye Clinic	\$280.00	\$0.00	\$5.58
7	American Express Bank, FSB	\$3,567.55	\$0.00	\$71.04
8	American Express Bank, FSB	\$2,956.26	\$0.00	\$58.87
9	Capital One Bank (USA), N.A.	\$5,899.49	\$0.00	\$117.47
10	Bank of America/MBNA America Bank	\$3,819.01	\$0.00	\$76.05
11	Bank of America/MBNA America Bank	\$3,971.43	\$0.00	\$79.08
12	US Department of Education	\$25,116.61	\$0.00	\$500.13
13	Citibank	\$1,661.26	\$0.00	\$33.08
14	Citibank/Sears	\$3,028.04	\$0.00	\$60.30
15	Citibank	\$2,046.67	\$0.00	\$40.75
16	US Bank N.A.	\$4,776.61	\$0.00	\$95.11
17	American Express Centurion Bank	\$1,120.78	\$0.00	\$22.32

Total to be paid to timely general unsecured claims: \$1,273.06  
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00

Remaining balance: \_\_\_\_\_ \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \_\_\_\_\_ \$0.00  
Remaining balance: \_\_\_\_\_ \$0.00